## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7307

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Fred Schneider

## **General Comment**

I am concerned that the changes proposed here will take away the use of options in IRA accounts. I have taken the time to learn how to use options correctly in my IRA. I use covered calls in my IRA account to reduce risk and provide additional income in my IRA. I do not use options as forms of speculation in my retirement accounts. The proper use of options has increased the growth of my IRA account safely.